

CHARTER BANK
SCHEDULE OF FEES AND CHARGES

NSF Paid Item Fee*	\$ 35.00
NSF Returned Item Fee*	\$ 35.00
Stop Payments (all items)	\$ 35.00
Telephone Transfers	\$ 5.00
Zipper Bags	\$ 8.00
Lock Bags	\$ 30.00
Collections (each)	\$ 20.00
Temporary Checks	\$ 1.50
Cashier's Checks	\$ 7.00
Money Orders (\$500 limit)	\$ 3.00
Charge Backs (re-deposits \$1.00)	\$ 7.00
Tax Levies & Garnishments	\$125.00
Account Inquiry (2 free)	\$ 2.50
Account Activity Printout	\$ 3.00
Account Research (per hour)	\$ 25.00
Account Research (per page)	\$ 2.00
Account Reconcilement (per hour)	\$ 15.00
Loan Payments Returned	\$ 25.00
Photocopies (per copy)	\$ 0.25
2 Signatures Required	\$ 10.00 a month
Wire Transfers (customers)	
Outgoing	\$ 25.00
Outgoing Foreign	\$ 50.00
Incoming	\$ 15.00
Incoming Foreign	\$ 40.00
Check Cashing (non customers)	1.00% of total
ATM/Debit Card Replacement Fees	\$ 5.00
Balance Inquiry at ATM	\$ 0.50
Non-Impact ATM Charge	\$ 1.00

*An overdraft may be initiated when you write a check, withdraw money from an ATM, use your debit card to make a purchase, make an automatic bill payment or other electronic payment, for more than the amount in your checking account.

Safe Deposit Boxes

3 x 5	\$ 30.00
3 X 10	\$ 40.00
5 x 10	\$ 55.00
10 x 10	\$110.00
Key Deposit	\$ 5.00

The order in which checks and drafts post on your account for payment shall be at our discretion, we may vary the order of processing from time to time without notice to you. For example, we may process and post checks from highest dollar amount to lowest or vice versa, or by numerical sequencing, and we may establish priority items and modify the processing order for any particular item or items, all without notice to you.

Dormant Accounts are accounts with no activity (other than interest crediting) or contact from the depositor for more than 12 months. Other rules concerning dormant accounts appear on your deposit agreement.